







Keep Fremont Housed :: A sental Assistance Program

End of Program Report April 1, 2021 – November 30, 2022

Executive Summary

Facing an unprecedented pandemic, millions of renters nationwide became concerned about how they would pay their rent as businesses were forced to lay off employees or close their doors. In response to this growing national epidemic and the need for economic relief, on December 27, 2020, the federal government swung into action and signed into law the Consolidated Appropriations Act. This piece of legislation included \$2.6 billion in rental and utility assistance to be disbursed to states and local jurisdictions. The state of California used its allocation to create a similar program that would allocate additional assistance to cities within the state. The City of Fremont received \$19.8 million in both Federal and State Emergency Rental Assistance funding to assist tenants and landlords in Fremont.

In January 2021, the City's Human Services Department began developing a large-scale citywide rental assistance program, the **Keep Fremont Housed (KFH)** program, that would be transparent, equitable, and deliver high-quality service to local residents. Funding relationships got underway between the City, U.S. Department of the Treasury, and the State of California. Coordination also took place with the Alameda County Community Development Department and the City of Oakland, the other two jurisdictions in Alameda County also formulating rental assistance efforts.

The City's Finance and ITS Departments worked to establish the systems and logistics needed to receive applications and allocate payments. Human Services developed program protocols to substantiate documentation needed by both the Federal and State funders. The department also developed a communications and marketing plan to offer program information and access in multiple languages to better serve Fremont's diverse population.

Within 90 days, the Keep Fremont Housed program went live on April 1, 2021, with online application access for both tenants and landlords. Eligible applicants could receive up to 12 months of rental and utility assistance that included both rent in arrears (back rent owed) and prospective (future) rent. Priority was first given to the most vulnerable of residents who had incomes at 30% or below the Area Median Income (AMI), or who were using more than 50% of their income on housing and facing potential homelessness.

From April 1, 2021 through November 30, 2022, the program approved 1,450 applications for \$17.2 million in rental and utility assistance. The outreach resulted in a high number of our most vulnerable minority communities, small mom-and-pop landlords, and low-income tenants receiving a majority of the assistance. The City is proud to present this report and discuss the planning, challenges, and successes of the Keep Fremont Housed program.

Funding Background

On January 6, 2021, the United States Department of the Treasury released guidelines for the first round of **Emergency Rental Assistance Program (ERAP)** funding along with jurisdiction allocation amounts. The City of Fremont received \$7.5 million. Additionally, the City applied for ERAP Round 2 funding and ERAP Round 1 reallocation funding and received an additional \$5.6 million for a total of \$13.1 million from the Treasury.

On January 29, 2021, Governor Gavin Newsom signed into law Senate Bill 91 ("SB 91"), extending the eviction moratorium until June 30, 2021 and creating a state rental assistance program. On June 28, 2021, AB832 was signed into law by Governor Newsom, which clarified and changed some of the rules of the state rental assistance program under SB91 and extended the eviction moratorium through September 30, 2021. Through SB 91 and AB832, the City of Fremont was allocated approximately \$6.7 million in State Round 2 funding.

In total, the City of Fremont received an allocation of approximately \$19.8 million in combined federal and state rental assistance funds to implement the Keep Fremont Housed Emergency Rental and Utility Assistance Program ("Keep Fremont Housed"). Of this funding, \$17.2 million was dedicated to direct rental and utility assistance, while \$2.6 million was used to increase temporary staffing to process the significant numbers of requests in a timely fashion, develop contracts with local nonprofits to expand language and outreach capacity, assist in filing documentation, and review materials submitted to ensure they were compliant with State and Federal guidelines.

Funds were also allocated to undertake quality assurance measures and to review potentially fraudulent claims. Other funds were used for financial reporting to both Federal and State officials and and for other administrative tasks. Approximately, \$1.2 million remains allocated and will be used to assist Fremont renters with housing stability services, mediation, and information and referral services when the Alameda County Rent Moratorium is lifted in 2023.

Keep Fremont Housed Program Development

Because the Human Services Department successfully administerd the Fremont **CARES Rent Relief Program** with \$1 million in Federal Community Development Block Grant (CDBG) Coronavirus Aid,
Relief, and Economic Security Act (CARES) funds, much of the infrastructure was in place to utilize the
ERAP funds directly.

The Keep Fremont Housed program team mobilized quickly to find a software application that would meet State and Federal reporting guidelines for data collection and a payment platform that could ensure seamless compatibility and operation with the City's internal financial systems. Exploring platform options that other jurisdictions implementing ERAP rental assistance programs were already using, the City decided to partner with Bay Area Community Services (BACS) in the use of their Homeless Prevention Platform.

The benefits of the BACS platform were as follows:

- It was based on Microsoft Sharepoint, which was compatible with the City's internal systems;
- It streamlined electronic submission and maintenance of client information;
- It generated data to facilitate the prioritization and approval process;
- And it supported integrated payment functions.

The platform was developed and funded in partnership with All HOME, a Bay Area regional homeless solutions organization, and was offered to the City at no cost. The cities of Oakland and San Francisco also decided to use the BACS platform, while Alameda County utilized a Saleforce data base they had previously developed.

Both Fremont's ITS and Finance staff played critical roles in developing the technology user agreement and integrating the BACS system with *MUNIS*, Fremont's internal accounts payable system. This took multiple planning and testing sessions to ensure the automation of payments and creation of a check dispersal system to ensure payments would be accurately recorded and mailed to landlords.

Challenges Faced as Keep Fremont Housed Becomes Operational

The Human Services Department's Family Resource Center (FRC) Division became the operations and implementation team for Keep Fremont Housed as the program got underway. The division temporarily assigned existing staff to the program and, with the support of Human Resources, added five temporary positions to the team to handle increased application capacity. This team became the core group overseeing the day-to-day operations of Keep Fremont Housed. This included answering questions and reviewing applications, notifying tenants and landlords of application and payment status, ensuring needed documentation was electronically uploaded into the program database, and processing payments. Most importantly, the team provided supportive customer service for residents who were financially stressed and experiencing housing instability.

With an overwhelming volume of 3,660 applications within 14 months that the portal was open, staff had to triage and filter out ineligible applications. Of this number, 400 applications came from outside of Fremont (these applicants were redirected to a more appropriate resource), 524 applications were duplicates with an active application already in the system, and 164 applications were withdrawn by the applicant.

The team also faced the challenge of reviewing applications and contacting tenants for the required backup documentation. Staff assisted applicants in uploading docments electronically if they were unable to do so themselves. As a policy, program staff reached out a total of six times, three contacts by phone and three contacts by email. If complete documentation was not submitted by the sixth contact, the applicant was notified by phone and email that they would be given two weeks from the date of the sixth contact to submit all their required documentation. If not provided by then, the applicant was notified by email and mail that their application had been denied. At the conclusion of the program, 571 applications were denied because they failed to submit needed documentation. The high number of incomplete applications was not unique to Fremont; many other cities and jurisdictions faced the same problem.

Additionally, assisters identified and investigated some fraudulent applications, which was also a nationwide problem. The team attended a number of trainings to identify fraudulent applications and became adept at spotting inconsistencies, verifying residences and property owners, and noticing patterns of repeatedly used fake names and addresses. The team's efforts helped to minimize the chance of funds being paid out for improper uses.

Program Eligibility and Households Assisted

The U.S. Depmartment of the Treasury established broad guidelines around the use of ERAP assistance and eligibility generally revolved around the four criteria below:

- 1) Eligible households must reside in Fremont;
- 2) One or more individuals within the households had to qualify for unemployment or experience reduction in household income, or have incurred significant costs, or experienced other financial hardship directly or indirectly related to COVID-19 pandemic;
- 3) One or more individuals within the household needed to demonstrate risk of experiencing homelessness or housing instability; and
- 4) Household income needed to be at or below 80% of the Area Median Income.

Federal and State guidelines also encouraged jurisdictions to create priority criteria to serve the most vulnerable households and prevent homelessness. Priority was encouraged for households that had an individual who had been unemployed for 90 days prior to the application and for assistance to households with incomes at or below 30% of the Area Median Income. Fremont's program also included a rent burden threshold for those paying more than 50% of their income for rent.

A questionnaire built into the BACS online application platform scored applicants' responses on a vulnerability index. This score flagged an applicant as a priority for staff review. The second priority tier included households with income at or below 50% of the AMI, followed by the third and last tier of households with incomes at or below 80% of the AMI.

The Keep Fremont Housed program provided up to 12 months of rental and utility assistance, including both rental arrears and prospective rent which was paid directly to the landlord, and, with some exceptions, to the tenant. Utility bill assistance could only be paid in arrears. Federal and State regulations also allowed for the payment of prospective rent, also known as future rent. The KFH program initially paid for three months of prospective rent.



How Keep Fremont Housed Helped



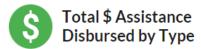
In total, the Keep Fremont Housed program approved

1,540

applications for

\$17,202,155

in direct rent and utility assistance.



Rental Arrears:	\$13,595,782
Prospective Rent:	\$3,088,151
Utilities	\$525,508

The majority of direct assistance for households went to pay for rental arrears also known as back rent or rent owed.



Average Number of Months Assisted

Rental Arrears:	5.54
Prospective Rent:	2.86



Average Rental Assistance Paid: \$10,834

Rental Arrears:	\$9,344
Prospective Rent:	\$5,761

In some cases, households that received assistance early in the program's implementation would, as time rolled on, find themselves needing additional assistance and they were allowed to reapply as "repeat applicants." Federal and State regulations allowed for these cases to return for additional assistance, and Fremont residents were encouraged to apply for a second time as long as they had not met their 12-month maximum of assistance. 232 applicants returned for additional assistance.

Table 2

Repeat Applicant Assistance \$1,601,852

Rental Arrears:	\$1,528,931
Prospective Rent:	\$72,921

The landscape for our applicants' rents covered most of the spectrum, with some applicants renting rooms and others renting whole single-family homes. Lower income applicants averaged the lowest

rents, and rental averages increased as the income of households increased, as seen in Table 3. Monthly rents averaged anywhere between \$1,900 to \$2,400. The average cost of rent in 2020 for a 1-bedroom unit was \$2,369.

Table 3

AMI Group	Applications Approved	Average Monthly Rent
0-30%	815	\$1,924
30.01-50%	448	\$2,100
50.01-80%	277	\$2,406
Total:	1540	\$2,062

¹ The average rent is calculated using data from Apartments.com, Rent Café, and Zumper, and may be skewed depending on how each reporting agency collects their data.

Addressing Language and Cultural Barriers

While internal City staff offered language accessibility in Mandarin, Cantonese, and Spanish, the City reached out to a number of Community Based Organizations (CBOs) within Fremont to expand language and cultural access to residents given Fremont's significant diversity. With the offer of small contracts for assistance, the organizations below did not hesitate to become Community Assistors and ensure that information about rental assistance would get out to their constituents and the whole Fremont community.

- Kidango: Punjabi, Hindi, and Spanish
- o East Bay Agency for Children (EBAC): Korean, Spanish, English, Punjabi, Hindi, and Urdu
- Community Resources for Independent Living (CRIL): English, Spanish, Dari, Farsi, and the disabled community
- o Afghan Coalition: Dari
- Bay Area Community Health (BACH): A Federally Qualified Health Center, serving lowincome households at multiple locations in Fremont

Partner organizations assisted in:

- Advertising the program to email/contact lists
- Posting regularly on social media
- Advertising and conducting webinars to explain the program to potential eligible applicants and walk them through the application process
- Dropping off literature in affinity spaces

CBOs were trained on the BACS application portal and on documentation collection and made sure to ask each applicant about both language and technology barriers. All utilizers of the BACS portal signed the BACS individual user agreement to assist applicants in applying and uploading their required documentation, while also preserving the applicants right to privacy. Community Assistors served as a vital link between City staff and individual applicants to complete and review applications.

In coordination with our partners, the City of Fremont implemented a variety of marketing strategies to assist the most vulnerable and impacted households in our community. To comprehensively reach renters and landlords, we:

- Coordinated with the City's overall communications team, pushing information out through all the City's channels
- Leveraged our Geographic Information Sytems team by working with Census tracts and our database of rental addresses. With this information, we were able to develop targeted mailing lists of low-income areas of Fremont to mail them information about the program.

- Connected with organizations in the community providing food resources to people and provided them with materials that could be included in boxes and bags of food
- Worked with the faith community to share information to their congregations

To reach residents whose primary language was not English, we did the following:

- Translated our documents into five of the most common languages spoken in Fremont: Spanish, Mandarin, Punjabi, Dari, Cantonese
- Prioritized bilingual candidates when staffing up for the program
- Partnered with nonprofit organizations in Fremont to assist applicants who are not primary
 English speakers in other languages, bringing the total number of non-English languages that could receive direct application assistance up to nine
- Provided partner nonprofits with marketing and social media materials so they could push out information in a variety of languages, tailoring the message to their specific audience, which was shared both on television and through the radio
- Launched a poster campaign publicizing the program in high visibility areas throughout the city and specifically in locations such as businesses which served distinct cultural communities

Outreach Provides Significant Results in Serving Our Diverse Community

All of these efforts resulted in successfully reaching diverse households in our community.

Approximately 64% of all approved applications were for minority populations. Table 4 below shows KFH applications approved by race in blue compared to the City's population percentage by race, in orange (as of 2020 Census). Black or African American, Native Hawaiian or Pacific Islander, and American Indian or Alaskan Natives applications were approved at a higher percentage rate than their population percentage in Fremont, showing the greater need for rental assistance within those minority communities.

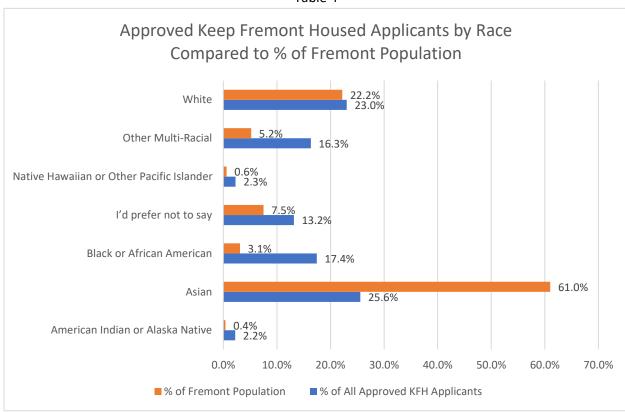
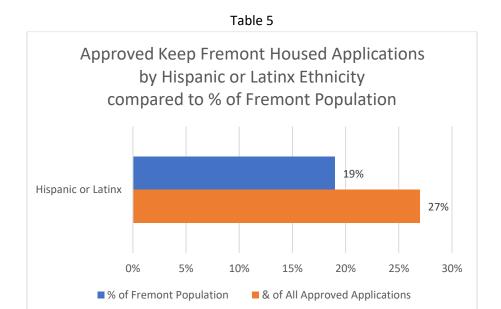
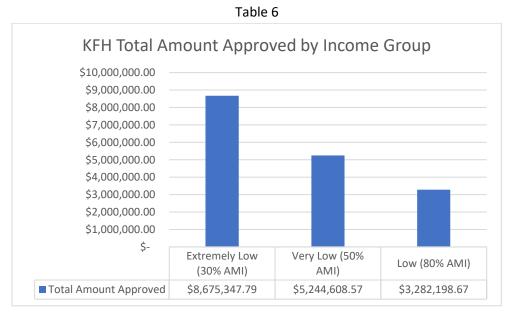


Table 4

The same held true for our Hispanic/Latinx population as seen in Table5, which shows that of the approved applications, Hispanic/Latinx applicants were 27.7% of the total of approved application (in orange), compared to their population in Fremont at 19% (in blue).



Furthermore, 82% of all approved applications met our priority assistance metric of having an AMI of 50% or below. These applicants were assisted with approximately \$13.8 million (80%) of all funding for direct rental and utility assistance. Applicants below 50% of median income, were often service workers where working remotely was not an option. They frequently lost their job or had hours cut back because of the pandemic with very few options to get back in the labor force until positive cases subsided, and city and counties lifted their shelter in place restrictions. Table 6 below shows the number of income groups assisted and how much was approved, noting that a majority of the extremely low and very low-income groups received assistance.



Lastly, more than half (56%) of the applicants were from female heads of households who often had to support children.

Outreach Efforts to Landlords, Property Managers, and Affordable Housing Developers

Fremont staff made presentations in coordination with the County of Alameda and City of Oakland to inform residents and various organizations about our respective programs. Presentations were made to the Rental Housing Association of Southern Alameda County (RHA), Business and Housing Network (BAHN), East Bay Rental Housing Association (EBRHA), Fremont Senior Commission, Alameda Alliance for Health (AAH), City of Fremont Community Development Department's Landlords and Property Managers Housing Information Webinar, Alameda County Unincorporated Services Committee, and more.

The KFH program also made every effort to contact landlords and property managers on its internal information lists. The City Community Development Department loaned the KFH team an employee to specifically do outreach to the City's nonprofit Housing Developers. In total, 22 of the 30 affordable housing developments were assisted in the KFH program.

Through these outreach efforts, information about rental assistance spread to landlords, which included private corporations that owned multiple buildings or a large number of units, as well as to smaller mom-and-pop landlords with fewer than five units. All landlords were encouraged to notify their tenants about the opportunity for rental assistance. Landlords also had the option of applying via our landlord application portal, and our staff worked with individual landlords and their tenant to obtain the required documents.

The team's work in reaching out to landlords and property managers saw fruitful results.

Table 7

Total Assistance to Landlords
\$16,510,745

Number of Unique Landlords
428

Number of Unique Units
1,531

Table 8 shows the dispersal of funding among Corportate, Mom and Pop and Non-Profit owners of rental units.

Total Amount of Assistance for Landlords by Property Type: \$16,510,745

\$425,549
(30%)

\$11,128,316
(67%)

Non-Profit Housing

Table 8

Table 9 shows a breakdown of the **ownership of units** that received rental assistance: Corporate developments made up 62% of the total units assisted with rental funding, while small mom and pop landlords made up 22%, and non-Profit affordable housing developers made up 16%.

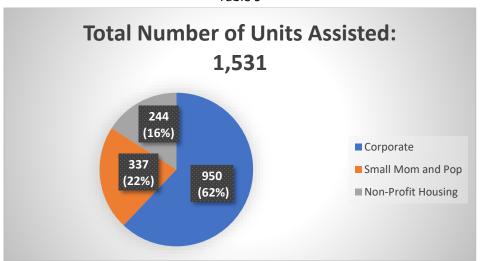
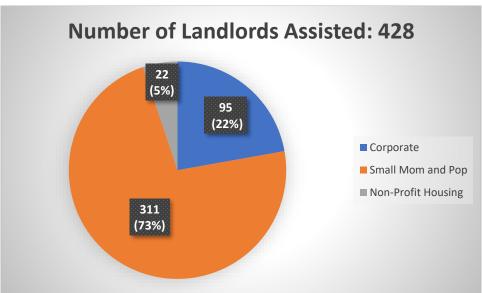


Table 9

A larger number of distinct mom-and-pop landlords with a fewer number of individual units (five or less) were assisted versus a smaller number of distinct Corporate Landlords with larger numbers of individual units. This is important to note because small mom-and-pop landlords often relied on rental income for paying their own mortgage or supplementing their retirement.

Table 10



The Impact on Our Community

The KFH program helped many tenants and landlords across many different races, ethnicities, and income groups. However, the real impact of our work was shown through the many letters, emails, and comments shared with us by both tenants and landlords assisted by the program.

"Before the pandemic, I was doing home care for senior clients. When COVID happened, I lost all of the money I made. My client did not want anyone in the home, and with my husband who was going through cancer treatment, I was advised not to work around other people. I got behind on my rent and my utilities. When I heard about Keep Fremont Housed, I applied right away! I turned in the documents I needed to provide, and the staff was really helpful in answering questions. I had my application approved, and my landlord was paid in full. So were my utility bills. I was so grateful to have these bills caught up. It has lifted a huge weight off my shoulders, and it was truly a blessing. Thank you for being there when we needed you." – Cathy

"The City of Fremont's Keep Fremont Housed Program is a wonderful and amazing program.

At the start of 2021, I had no job due to COVID-19 and no income. I missed my rent and my utility payment, which is when I heard about this program from my landlord. Fortunately, I applied, and I got approved for my back rent and utility bills. My whole family and I are so glad we have such a helpful program that takes care of people in need." — Mutjaba

"The KFH program was an absolute 'god send' during a very uncertain time during the recent pandemic. The City of Fremont team helped us to obtain the necessary resources to help us pay our bills and remain housed! We will be forever grateful for their support!" – Lisa

"Before COVID-19, I was doing okay as an independent consultant-contractor, managing two projects for different clients. But when the lockdown in March 2020 hit, I lost both accounts and suddenly had no income. My family and I started to have credit card debt pile up, and we fell behind on our rent. We found the Keep Fremont Housed program, applied, and we were approved for rent assistance. We are sincerely thankful for this and to all the people who assisted us and we feel relieved for this blessing!" – Juan

A Huge Thank You to Our Team

The KFH program could not have assisted as many tenants and landlords as it did without the many people working behind the scenes. We would like to sincerely thank everyone who was involved.

City of Fremont - Human Services Department - Administration Team

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